

New Jersey and Pennsylvania Bankers Associations
Regulation Z, Docket No. R-1417

On October 6, 2011, members of the New Jersey and Pennsylvania Bankers Associations met with Federal Reserve staff to discuss proposed Regulation Z amendments on qualified mortgages. Association members generally said the amendments were overly prescriptive, and they asked for more flexibility in the final rule so that bankers could make informed credit judgments about their customers.